

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re:

Ray Rosa, Jr.

Debtor(s)

Case No. 14-34745-H2-13

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William E. Heitkamp, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/29/2014.
- 2) The plan was confirmed on 01/29/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/16/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/03/2016, 10/26/2016, 09/06/2017.
- 5) The case was dismissed on 03/19/2018.
- 6) Number of months from filing to last payment: 39.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,655.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$19,160.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:	\$19,160.00
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,957.37
Court Costs	\$0.00
Trustee Expenses & Compensation	\$714.30
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$3,671.67
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Attorney fees paid and disclosed by debtor:	\$200.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNTS RECEIVABLES CONSUL	Unsecured	1,400.00	NA	NA	0.00	0.00
ALLSTATE INSURANCE COMPANY	Unsecured	4,920.17	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	1,071.38	1,071.38	1,071.38	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	807.04	807.04	807.04	0.00	0.00
BANK OF AMERICA	Unsecured	2,195.37	NA	NA	0.00	0.00
BILL DEMBSKI	Unsecured	10.00	NA	NA	0.00	0.00
COMCAST	Unsecured	590.87	NA	NA	0.00	0.00
COMCAST	Unsecured	10.00	NA	NA	0.00	0.00
COMPLETE PAYMENT RECOVERY SE	Unsecured	272.01	NA	NA	0.00	0.00
COMPLETE PAYMENT RECOVERY SE	Unsecured	217.54	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOCIATION	Unsecured	272.01	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	10,011.80	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	4,905.00	NA	NA	0.00	0.00
DR RANDALL MADSEN	Unsecured	10.00	NA	NA	0.00	0.00
ECMC - EDUCATIONAL CREDIT MGM	Unsecured	18,426.19	18,497.12	18,497.12	0.00	0.00
FIRST CONVENIENCE BANK	Unsecured	897.51	1,763.76	1,763.76	0.00	0.00
GARNER, FAMOSE T	Unsecured	10.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE***	Unsecured	10.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,001.82	NA	NA	0.00	0.00
JOHN NELSON	Unsecured	10.00	NA	NA	0.00	0.00
JP MORGAN CHASE BANK	Unsecured	1,453.90	NA	NA	0.00	0.00
LABORATORY CORPORATION OF AM	Unsecured	43.93	NA	NA	0.00	0.00
MED ONE CAPITAL	Unsecured	44,000.00	NA	NA	0.00	0.00
MEMORIAL HERMANN CREDIT UNIO	Unsecured	803.00	802.71	802.71	0.00	0.00
MERCHANTS & PROFESSIONAL	Unsecured	43.00	NA	NA	0.00	0.00
MICHELLE PURVIS	Unsecured	10.00	NA	NA	0.00	0.00
MICHELLE SCOTT	Unsecured	10.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	10.00	NA	NA	0.00	0.00
MONARCH RECOVERY MANAGEMEN	Unsecured	679.00	NA	NA	0.00	0.00
NIMESH PATEL MD	Unsecured	10.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Secured	18,695.12	18,695.12	18,695.12	8,575.70	2,523.75

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PREMIER BANK CARD/CHARTER	Unsecured	679.00	679.40	679.40	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	4,440.24	NA	NA	0.00	0.00
RECOVERY SERVICES INC	Unsecured	217.54	NA	NA	0.00	0.00
RONALD CHARLES MD	Unsecured	10.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	18,192.00	NA	NA	0.00	0.00
SOUTHWESTERN BELL TELEPHONE	Unsecured	285.78	NA	NA	0.00	0.00
TEK COLLECT	Unsecured	10.00	NA	NA	0.00	0.00
TEXAS GUARANTEED STUDENT LOA	Unsecured	39,696.09	40,646.46	40,646.46	0.00	0.00
TXU ENERGY RETAIL COMPANY	Unsecured	716.00	1,135.69	1,135.69	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	18,920.69	19,338.45	19,338.45	0.00	0.00
US RECOVERY SVC	Unsecured	507.00	506.53	506.53	0.00	0.00
WELLS FARGO BANK N.A	Unsecured	1,699.00	1,699.96	1,699.96	0.00	0.00
WELLS FARGO BANK N.A	Unsecured	NA	492.28	492.28	0.00	0.00
WELLS FARGO BANK N.A	Unsecured	NA	683.48	683.48	0.00	0.00
WESTLAKE SERVICES INC	Secured	7,822.20	7,822.20	7,822.20	3,378.71	1,010.17
WOODFOREST NATIONAL BANK	Unsecured	3,135.25	NA	NA	0.00	0.00
WOODFOREST NATIONAL BANK	Unsecured	10.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,517.32	\$11,954.41	\$3,533.92
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$26,517.32	\$11,954.41	\$3,533.92
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$88,124.26	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,671.67</u>
Disbursements to Creditors	<u>\$15,488.33</u>
TOTAL DISBURSEMENTS :	<u>\$19,160.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/20/2018

By: /s/ William E. Heitkamp

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.